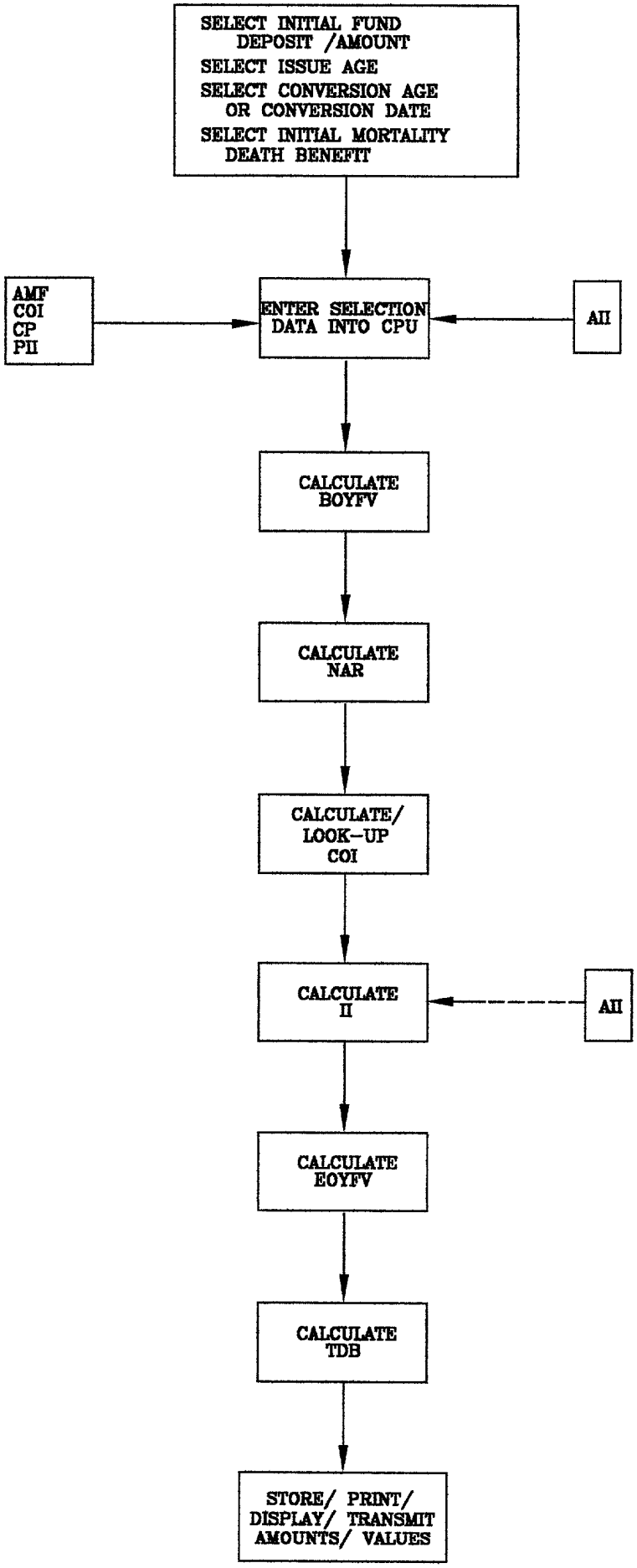

SELECT INITIAL FUND DEPOSIT /AMOUNT
SELECT ISSUE AGE
SELECT CONVERSION AGE OR CONVERSION DATE
SELECT INITIAL MORTALITY DEATH BENEFIT
AMF
COI
CP
PII
ENTER SELECTION DATA INTO CPU
AII
CALCULATE BOYFV
CALCULATE NAR
CALCULATE/ LOOK-UP COI
CALCULATE II
AII
CALCULATE EOYFV
CALCULATE TDB
STORE/ PRINT/ DISPLAY/ TRANSMIT AMOUNTS/ VALUES

FIG. 1

Initial Age: 60

Conversion Age: 75

Policy Year	Attained Age EOY	1.25% Fees	Fund BOY	Beginning NAR	COI	Investment Income	Fund EOY	Corridor	Death Benefit
0	60	12,500	987,500	1,065,381	7,270	78,418	1,058,648	130%	1,023,074
1	61	13,233	1,045,415	1,065,381	7,270	83,052	1,121,196	128%	1,083,305
2	62	14,015	1,107,181	1,065,381	7,270	87,993	1,187,903	126%	1,147,542
3	63	14,849	1,173,054	1,065,381	7,270	93,263	1,259,047	124%	1,216,051
4	64	15,738	1,243,309	1,065,381	7,270	98,883	1,334,921	122%	1,289,115
5	65	16,687	1,318,235	1,065,381	7,270	104,877	1,415,841	120%	1,367,038
6	66	17,698	1,398,143	1,065,381	7,270	111,270	1,502,143	119%	1,450,143
7	67	18,777	1,483,366	1,065,381	7,270	118,088	1,594,183	118%	1,538,774
8	68	19,927	1,574,256	1,065,381	7,270	125,359	1,692,344	117%	1,633,300
9	69	21,154	1,671,190	1,065,381	7,270	133,114	1,797,033	116%	1,734,111
10	70	22,463	1,774,570	1,065,381	7,270	141,384	1,908,683	115%	1,841,626
11	71	23,859	1,884,825	1,065,381	7,270	150,204	2,027,758	113%	1,956,292
12	72	25,347	2,002,411	1,065,381	7,270	159,611	2,154,752	111%	2,078,582
13	73	26,934	2,127,818	1,065,381	7,270	169,644	2,290,191	109%	2,209,004
14	74	28,627	2,261,564	1,065,381	7,270	180,343	2,434,637	107%	3,500,018
15	75	30,433	2,404,204	1,065,381	39,011	189,215	2,554,408	105%	3,500,018
16	76	31,930	2,522,478	945,610	37,975	198,760	2,683,263	105%	3,500,018
17	77	33,541	2,649,723	816,755	35,985	209,099	2,822,837	105%	3,500,018
18	78	35,285	2,787,552	677,181	32,717	220,387	2,975,221	105%	3,500,018
19	79	37,190	2,938,031	524,797	27,772	232,821	3,143,079	105%	3,500,018
20	80	39,288	3,103,791	356,939	20,661	246,650	3,329,781	105%	3,500,018
21	81	41,622	3,288,158	170,237	10,754	262,192	3,539,597	105%	3,500,018
22	82	44,245	3,495,352	176,980	12,171	278,655	3,761,836	105%	3,670,120
23	83	47,023	3,714,813	188,092	14,072	296,059	3,996,800	105%	3,900,554
24	84	49,960	3,946,840	199,840	16,277	314,445	4,245,008	105%	4,144,182
25	85	53,063	4,191,945	212,250	18,822	333,850	4,506,973	105%	4,401,542
26	86	56,337	4,450,636	225,349	21,744	354,311	4,783,203	105%	4,673,167
27	87	59,790	4,723,413	239,160	25,086	375,866	5,074,194	105%	4,959,584
28	88	63,427	5,010,766	253,710	28,875	398,551	5,380,443	105%	5,261,304
29	89	67,256	5,313,187	269,022	33,119	422,405	5,702,473	105%	5,578,847
30	90	71,281	5,631,192	285,124	37,836	447,469	6,040,825	105%	5,912,752
31	91	75,510	5,965,315	241,633	34,452	474,469	6,405,332	104%	6,203,927
32	92	80,067	6,325,265	192,160	29,354	503,673	6,799,584	103%	6,515,023
33	93	84,995	6,714,589	135,992	22,198	535,391	7,227,782	102%	6,848,881
34	94	90,347	7,137,435	72,278	12,576	569,989	7,694,847	101%	7,208,809
35	95	96,186	7,598,662			607,893	8,206,555	100%	7,598,662
36	96	102,582	8,103,973			648,318	8,752,290	100%	8,103,973
37	97	109,404	8,642,887			691,431	9,334,318	100%	8,642,887
38	98	116,679	9,217,639			737,411	9,955,050	100%	9,217,639
39	99	124,438	9,830,612			786,449	10,617,061	100%	9,830,612
40	100	132,713	10,484,347			838,748	11,323,095	100%	10,484,347

Fig. 2

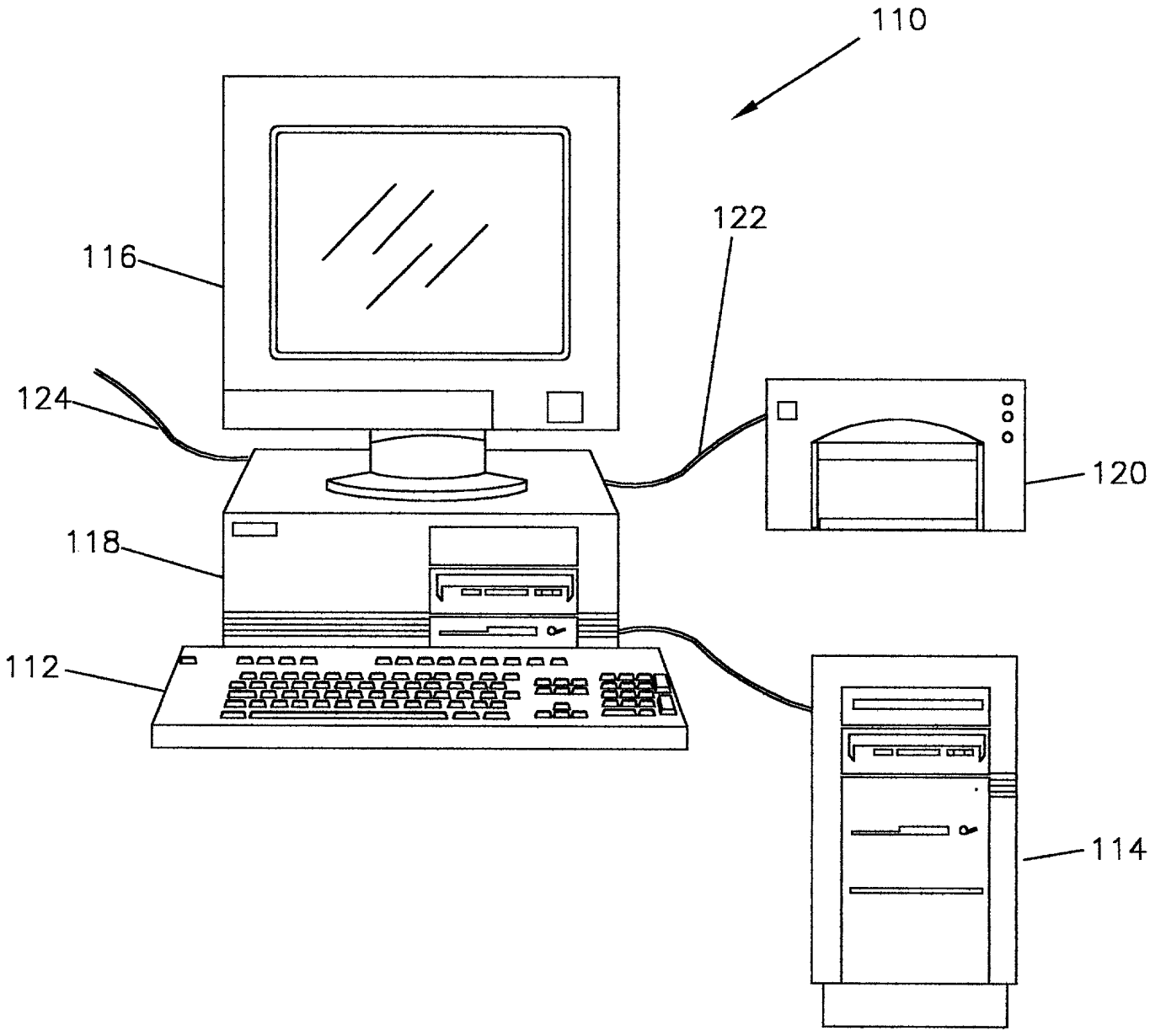


FIG. 3